

CDA PROGRAM CODE GUIDE – Non-Delegated Lenders
For lenders who must submit 97% conventional loans to USB for underwriting
(updated 07/21/2015)

B = BOND SERIES

P = PROGRAM CODE

GOVT = any government loan (FHA, VA, USDA). Select the program code and then use the dropdown for the sub-program

CONV = any conventional loan. These are broken into two categories: 97% Conventional and 95% Conventional.

MCC = mortgage credit certificate (Maryland HomeCredit Program)

DPA or **DSELP** = down payment assistance

Regular Maryland Mortgage Program

B: 912/P: 308- GOVT– basic government loan

B: 912/P: 300- 95% CONV– basic 95% conventional loan

B: 913/P: 318- 97% CONV USB - basic 97% conventional loan

With MCC:

B: 909/P: 605- GOVT +MCC

B: 909/P: 606- 95% CONV +MCC

B: 921/P: 610- 97% CONV +MCC USB

MD Homefront for Veterans and Military Families - see website:

<http://mmp.maryland.gov/Pages/Homefront.aspx>

B: 912/P: 319-HOMEFRONT GOVT

B: 912/p: 320-HOMEFRONT 95% CONV

B: 913/P: 321-HOMEFRONT 97% CONV USB

With MCC:

B: 909/P: 607-HOMEFRONT GOVT +MCC

B: 909/P: 608-HOMEFRONT 95% CONV +MCC

B: 921/P: 609-HOMEFRONT 97% CONV +MCC USB

Conventional Refinance -

<http://mmp.maryland.gov/Lenders/Documents/LTVConvRefFactSheet.pdf>

B: 917/P: 291- 95% CONV REFI

B: 918/P: 285- 97% CONV REFI USB

FHA Streamline – for existing MMP borrowers only - see website:

<http://mmp.maryland.gov/Lenders/Documents/Refinance.pdf>

B: 916/P: 293- FHA STREAMLINE REFI W/2% CREDIT

B: 916/P: 296- FHA STREAMLINE REFI

With MCC:

B: 936/P: 703- FHA STREAMLINE REFI W/2% CREDIT+MCC

B: 936/P: 706- FHA STREAMLINE REFI +MCC

NO DPA – see fact sheet: http://mmp.maryland.gov/Lenders/Documents/MMP-NO_DPA_Program_FactSheet.pdf

B: 944/P: 822- GOVT NO DPA

B: 944/P: 823- 95% CONV NO DPA

B: 945/P: 824- 97% CONV NO DPA USB

B: 944/P: 826- HOMEFRONT GOVT NO DPA

B: 944/P: 827- HOMEFRONT 95% CONV NO DPA

B: 945/P: 828- HOMEFRONT 97% CONV NO DPA USB

With MCC:

B: 947/P: 830- GOVT NO DPA+ MCC

B: 947/P: 831- 95% CONV NO DPA+ MCC

B: 948/P: 832- 97% CONV NO DPA+MCC USB

B: 947/P: 834- HOMEFRONT GOVT NO DPA+MCC

B: 947/P: 835- HOMEFRONT 95% CONV NO DPA+MCC

B: 948/P: 836- HOMEFRONT 97% CONV NO DPA+MCC USB

You've Earned It! Continuation for students with \$25K+ in student debt) – provides a 0.25% rate reduction and CDA fee waiver for MCC - see website:

<http://mmp.maryland.gov/EarnedIt/Pages/default.aspx>

B: 954/P: 440-YOU'VE EARNED IT-STU 2 GOVT

B: 954/P: 441-YOU'VE EARNED IT- STU 2 95% CONV

B: 955/P: 442- YOU'VE EARNED IT- STU 2 97% CONV USB

With MCC:

B: 957/P: 444- YOU'VE EARNED IT- STU 2 GOVT+MCC

B: 957/P: 445- YOU'VE EARNED IT- STU 2 95% CONV+MCC

B: 958/P: 446- YOU'VE EARNED IT- STU 2 97% CONV+MCC USB

DPA: No change from regular DPA codes; see last page for full list

Regional DoublePlay Specials - see website:

<http://mmp.maryland.gov/DoublePlay/Pages/default.aspx>

Mid-Shore (Dorchester, Caroline, Queen Anne's, Talbot), 6/16 – 8/16/15

B: 912/P: 432-MID-SHORE 2PLAY GOVT

B: 912/P: 433-MID-SHORE 2PLAY 95% CONV

B: 913/P: 434-MID-SHORE 2PLAY 97% CONV USB

B: 909/P: 436-MID-SHORE 2PLAY GOVT+MCC

B: 909/P: 437-MID-SHORE 2PLAY 95% CONV+MCC

B: 921/P: 438-MID-SHORE 2PLAY 97% CONV+MCC USB

Maryland HomeCredit Program - Mortgage Credit Certificates – see website:

<http://mmp.maryland.gov/Lenders/Documents/Maryland-HomeCredit-Factsheet.pdf>

NOTE: This is a full list of MCC codes, but they are also listed under the applicable program.

B: 909/P: 436-MID-SHORE 2PLAY GOVT+MCC

B: 909/P: 437-MID-SHORE 2PLAY 95% CONV+MCC

B: 909/P: 605-GOVT+MCC

B: 909/P: 606- 95% CONV +MCC

B: 909/P: 607-HOMEFRONT GOVT+MCC

B: 909/P: 608-HOMEFRONT 95% CONV+MCC

B: 936/P: 703- FHA STREAMLINE REFI W/2% CREDIT+MCC

B: 936/P: 706- FHA STREAMLINE REFI +MCC

B: 947/P: 830- GOVT NO DPA+MCC

B: 947/P: 831- 95% CONV NO DPA+MCC

B: 947/P: 834- HOMEFRONT GOVT NO DPA+MCC

B: 947/P: 835- HOMEFRONT 95% CONV NO DPA+MCC

B: 957/P: 444-YOU'VE EARNED IT-STU 2 GOVT+MCC

B: 957/P: 445- YOU'VE EARNED IT-STU 2 95% CONV+MCC

B: 958/P: 446- YOU'VE EARNED IT-STU 2 97% CONV+MCC USB

MCC-ONLY

B: 908/P: 601- MCC ONLY

Down Payment Assistance – see website:

<http://mmp.maryland.gov/Pages/Downpayment.aspx>

NOTE: Regular DPA and funds from the Partner Match Programs all fall under the umbrella of DPA. These zero percent deferred CDA loan funds are combined in a single Note and Deed of Trust. Documentation gets uploaded and submitted under Second Mortgage in eDocs.

B: 977/P: 971- DSELP – basic Down Payment Assistance

B: 977/P: 973- HK4E – House Keys 4 Employees

B: 977/P: 974- BDIP – Builder/Developer Incentive Program

B: 977/P: 975- BRAC – Base Realignment and Closure

B: 977/P: 976- CPIP – Community Partner Incentive Program